Life New Business

The Condensed Underwriting Guide

MetLife®

August 2007

life underwriting *at*

MetLife

Competitive.
Responsible.

MetLife®

Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
www.metlife.com

0706-5057 (0807)
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Refer to **THE GUIDE**, your Life Underwriting on-line guide for a more in-depth explanation of our underwriting guidelines.

TABLE OF CONTENTS

MetLife Underwriting Manual 1

Telephone Surveys—Consumer Reports 1

Tobacco Use Guidelines 2

Routine APS Requirements 3

Motor Vehicle Records (MVR) 3

Medical Underwriting Requirements 4

Criteria Guidelines
- Elite Plus 6
- Preferred Plus/Select Preferred/Elite 7
- Standard Plus - Preferred Nonsmoker 8
- Preferred Smoker 8
- Standard (Smoker and Nonsmoker) 10

Height and Weight Limit Tables 11

Financial Underwriting Requirements 13

Dependency Guidelines 14

Retention, Reinsurance Limits and Capacity
- Surcharge 15

Foreign Risks 15

Immigrants and Non-Immigrants
- Residing in US 16

Foreign Travel by U.S. Permanent Residents 17

Foreign Residents 19

Underwriting Programs 22

Policy State and Application Forms 23

Military Personnel 23

Managing Your Cases 24

NOTES

MetLife Underwriting Manual

MetLife uses the Swiss Re Life Underwriting Manual as its primary risk selection tool—allowing us to make underwriting decisions that are more in step with:

- Advances in clinical medicine
- The complexities of non-medical risk factors
- Advanced market concepts
- The "best practices" of the life insurance industry

Telephone Surveys—Consumer Reports

As part of the application process, prepare clients to expect a personal history interview phone call.

Quality Assurance (QA) Customer Contact Program—A compliance program via tele-interview or mailed survey to verify certain information on the application and ensure the client fully understands the product purchased.

Personal History Interview (PHI)—A routine tele-interview will be scheduled to collect certain underwriting information for all ages at amounts of $1,000,001 through $5,000,000 inclusive. Where the insured is the owner, the PHI (only one contact with your customer) will include required compliance questions. Where the owner is not the insured, a post-issue written QA survey will be mailed to the owner.

Investigative Consumer Report—All ages over $5,000,000.

Tobacco Use Guidelines

For Elite Plus, Preferred Plus, Select Preferred, Elite, Standard Plus, Preferred Nonsmoker and Preferred Smoker, proposed insureds must meet all other criteria. Cigars, pipes and smokeless tobacco with negative urine specimen qualify for nonsmoker rates; however, Standard Plus and Preferred Nonsmoker are the best available classes. Regardless of admission of cigarette smoking or tobacco use, appropriate smoker class assigned when urine is positive for nicotine.

Elite Plus, Preferred Plus, Select Preferred or Elite (Non-tobacco)—No tobacco (in any form) or nicotine substitute use (e.g., nicotine patch, gum, nasal spray) within 5 years (60 months) of application **and** urinalysis negative for nicotine. *Celebratory cigars* (e.g. 4 per year), with negative nicotine test, qualifies for Select Preferred, Preferred Plus and Elite, **not** Elite Plus.

Standard Plus or Preferred Nonsmoker (Non-Tobacco)—No cigarette smoking or use of nicotine substitutes within 24 months of application **and** urinalysis negative for nicotine; alternate forms of tobacco use (cigar, pipe or smokeless tobacco) currently or in the past **and** urinalysis negative for nicotine.

Preferred Smoker—Cigarette smoking or use of tobacco substitutes currently or within 24 months of application; or a urinalysis positive for nicotine.

Standard or Substandard Nonsmoker*—Average or impaired risk, no cigarette smoking or use of nicotine substitutes within 12 months of application; tests negative for nicotine or no testing required.

Standard or Substandard Smoker*—Average or impaired risk, cigarette smoking or use of nicotine substitutes within 12 months of application.

* Note: You are reminded that for Juvenile Standard and Juvenile substandard (ages 0-17), tobacco use guidelines are not applicable and premium rates make no distinction for cigarette smoking or tobacco use.

Routine APS Requirements

If your client has had a checkup/physical exam within 12–24 months, an APS should be ordered based on the following.

Ages	Checkup within 12 Months	Checkup within 13–24 Months
0	$100,001 and over	Not Applicable
1–14	$250,000 and over	
15–50	$1,000,001 and over	
51–60	$500,001 and over	
61 +	$100,000 and over	$100,000 and over

Motor Vehicle Records (MVR)

For the following ages and amounts, driving records will be ordered routinely for all persons proposed for insurance.

Proposed Insured	Amounts
Ages 18 – 35	$100,000 and over
Ages 36 – 65	$1,000,001 and over
Ages 66 and older	$250,000 and over

MEDICAL UNDERWRITING REQUIREMENTS

Ages[1]>	15–17	18–40	41–50	51–60	61 and over
Up to $99,999	Non-Medical[2]	Non-Medical[3,5]	Non-Medical[3,5]	Simple Paramed[3,5] Urine Specimen	Simple Paramed[3,5] Urine Specimen
$100,000 to $249,999	Non-Medical[2]	Non-Medical Blood with Urine Specimen	Simple Paramed Blood with Urine Specimen	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen
$250,000 to $999,999	Non-Medical[2]	Simple Paramed Blood with Urine Specimen	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen
$1,000,000 to $2,500,000	Paramed[2] Blood with Urine Specimen	Paramed Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen
$2,500,001 to $5,000,000	Paramed Blood with Urine Specimen	Paramed Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen
$5,000,001 to $10,000,000	Paramed + EKG Blood with Urine Specimen	Paramed + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen	MD Exam EKG (Ages 61–75) TMT[4] (Ages 76 & over) Blood with Urine Specimen
Over $10,000,000	MD Exam + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen	MD Exam + EKG Blood with Urine Specimen	MD Exam + TMT[4] Blood with Urine Specimen	MD Exam + TMT[4] Blood with Urine Specimen

Notes to Table

1 **Ages 0 through 14 are non-medical.**

2 **Ages 15 through 17 are non-medical up to $1,000,000 inclusive.**

3 All urine specimens obtained without a full blood specimen will be tested for HIV where permitted by law. HIV testing is routinely required at ages 18 and older when the total amount in force and applied for within 12 months is $50,001 in the following jurisdictions: DC, DE, FL, GA, MD, NJ, NY, PR, SC and USVI.

4 An EKG should be ordered in lieu of a treadmill test (TMT) on proposed insureds known to have coronary risk factors (history of myocardial infarction, angina pectoris or coronary insufficiency).

5 Blood testing minimum for MICC/MLAC products continue to be routinely required at $50,000.

▶ Survivorship Policies—Blood and urine specimens are required for both insureds. The remaining requirements will be ordered on each proposed insured based on ½ the total policy amount.

Types of Exams *(All examinations include a urine specimen.)*

- **Simple Paramedical (SPM)**—A *limited exam* to collect physical measurements and blood/urine specimens.
- **Full Paramedical (PM)**—A *full exam* collecting full health histories, blood/urine specimens, physical measurements and EKG if needed.
- **MD Exam (MD)**—A *full exam* performed by a medical doctor (MD or DO) who will collect full health histories, blood/urine specimens, physical measurements and perform EKG or TMT if needed. (Board Certified Internist or Cardiologist required for TMT.)

General Exam Procedures

Prepare your clients for the exam by advising them of the following:
- A valid picture ID as proof of identity will need to be shown to the examiner.
- For optimum specimen results clients should fast for 8-12 hours before their appointment for a full blood specimen.

Remind clients to also have available:
- Names and addresses of any physicians who have attended them, including their primary care physicians.
- Names of any prescriptions, over-the-counter drugs and herbal remedies they are taking.

CRITERIA GUIDELINES: Face amount of $250,000 and over

ELITE PLUS: Ages 18–75 where available.

PREFERRED PLUS: Ages 18–75 where available.
SELECT PREFERRED/ELITE: Ages 18–80 where available.

Criteria	Elite Plus	Preferred Plus/Select Preferred/Elite
Build	Use Build Table in this pamphlet.	Use Build Table in this pamphlet.
Blood Pressure Age 54 & under Age 55 & over	130/80 or less 135/85 or less No medication within the last 12 months	140/85 or less 140/90 or less No medication within the last 12 months
Blood and Urine Profile	Within normal limits	Some elevated results qualify
Cholesterol Age 54 & under Age 55 & over	200 or less 210 or less **AND** Ratio 4.5 or less (all ages) Available with current medication if acceptable level maintained for at least 12 months. (all ages)	220 or less and Ratio 5.0 or less 240 or less and Ratio 5.0 or less **OR** 260 or less and Ratio 4.5 or less Current medication acceptable if level maintained for at least 12 months. (all ages)
Personal Health History (Subject to documentation of good health)	No history or treatment for Diabetes, Cancer (except some non-melanoma skin cancers) or Cardiovascular Disease. No FEPs.	No history or treatment for Diabetes, Cardiovascular Disease or Cancer (except some non-melanoma skin cancers). No FEPs.
Aviation, Avocation, Occupation, Foreign Travel/ Residence, FEPs	No Aviation except for non-ratable Commercial Pilots. No ratable Avocations, Occupations or Foreign Travel; Exclusion Riders acceptable where available No Foreign residence, except Canada. No FEPs for any reason.	No Aviation except for non-ratable Commercial Pilots. No ratable Avocations, Occupations or Foreign Travel; Exclusion Riders acceptable where available. No Foreign residence, except Canada. No FEPs for any reason.
Driving History	No DWI convictions within past 5 years. Maximum of 2 moving violations within past 5 years	No DWI convictions within past 5 years. Maximum of 2 moving violations within past 3 years
Substance Abuse (Alcohol/Drugs)	No history or treatment	No history or treatment
Family History (Not Applicable to Proposed Insureds age 66 or older)	No death from Cardiovascular Disease or Cancer (some cancers may qualify) in parents prior to age 60 or in siblings prior to age 65. (A "wellness" consideration may be allowed for proposed insureds ages 50–65 to offset one early family history death due to Cardiovascular Disease or Cancer.)	No death from Cardiovascular Disease or Cancer (some cancers may qualify) in parents prior to age 60 or in siblings prior to age 65. (A "wellness" consideration may be allowed for proposed insureds ages 40–65 to offset one early family history death due to Cardiovascular Disease or Cancer.)
Tobacco	No use of nicotine (in any form) for past **60** months and negative nicotine test	No use of nicotine (in any form) for past **60** months and negative nicotine test

Table Acronyms:

DWI = Driving While Intoxicated
FEP = Flat Extra Premium

Table Notes:

Other medical or non-medical risks not listed above may preclude consideration of the Preferred classes.
Values listed in this chart represent the maximum allowable.

CRITERIA GUIDELINES: Face amount of $100,000 & over

STANDARD PLUS (Non-Tobacco) Age 18–75 where available.
PREFERRED (Nonsmoker and Smoker) Age 18–80 where available.

Criteria	Standard Plus Preferred NS
Build	Use Build Table in this pamphlet
Blood Pressure Age 54 & under Age 55 & over	 140/90 or less 150/90 or less Current medication acceptable for all ages
Blood and Urine Profile	Some elevated results qualify
Cholesterol Age 54 & under Age 55 & over	 250 or less and Ratio 6.0 or less 250 or less and Ratio 6.0 or less **OR** 270 or less and Ratio 5.5 or less Current medication acceptable if levels maintained for at least 12 months.
Aviation, Avocation, Occupation, Foreign Travel & Residence, FEPs	Aviation, Avocation, Occupation FEPs or Exclusion Rider acceptable. No Foreign Travel or Residence FEPs. No Medical FEPs.
Driving History	No DWI convictions within past 5 years. Maximum of 2 moving violations within past 3 years.
Substance Abuse (Alcohol/Drugs)	No history in past 10 years.

CRITERIA GUIDELINES (CONTINUED)

Criteria	Standard Plus Preferred NS	Preferred Smoker
Personal Health History (Subject to documentation of good health)	No history of: Diabetes, Cardiovascular Disease, Cancer (except some non-melanoma skin cancers); No FEPs.	
Family History (Not Applicable to Proposed Insureds age 66 or older)	No death from Cardiovascular Disease or Cancer (some cancers may qualify) in immediate family member (parents or siblings) prior to age 60. (A "wellness" consideration may be allowed for proposed insureds ages 40–65 to offset one early family history death due to Cardiovascular Disease or Cancer.)	
Tobacco	No cigarettes and no tobacco substitutes in the past 24 months and negative nicotine test.	Cigarettes/tobacco substitute use currently or within past 24 months or urine positive for nicotine.

Table Acronyms:

DWI = Driving While Intoxicated
FEP = Flat Extra Premium

Table Notes:

Other medical or non-medical risks not listed above may preclude consideration of the Preferred classes.
Values listed in this chart represent the maximum allowable.

ELITE PLUS, PREFERRED PLUS and STANDARD PLUS are the preferred (non-tobacco) classes for the MetLife Investors (MLI USA and First MLI) term products only. The chart below cross-references the equivalent classification by brand. All other classifications are the same.

MetLife Investors	GenAm	MLFS and NEF
Elite Plus	No Equivalent	No Equivalent
Preferred Plus	Elite	Select Preferred
Standard Plus	Preferred Nonsmoker	Preferred Nonsmoker

CRITERIA GUIDELINES (CONTINUED)

STANDARD (Nonsmoker and Smoker and Juvenile Standard)

Criteria	Standard
Build	Use Build Table in this pamphlet.
Blood Pressure Ages 15 – 39 Ages 40 – 49 Ages 50 & over	 160/90 165/90 170/90 Current medication acceptable for all ages.
Blood and Urine Profile	Some elevated results qualify
Cholesterol Ages 0 – 65 Ages 66 & over	 350 or less and Ratio 8.0 or less 350 or less and Ratio 9.6 or less Current medication acceptable-all ages
Personal Health History	Not Ratable or Ratable with FEP
Aviation, Avocation, Occupation, Foreign Travel & Residence, FEPs	Flat Extra Premiums (FEP) acceptable. Exclusion Riders acceptable where available.
Driving History	Not Ratable or Ratable with FEP
Substance Abuse (Alcohol/Drugs)	Not Ratable or Ratable with FEP
Family History	Generally not applicable
Tobacco	See Tobacco Use Guidelines in this pamphlet

Other medical or non-medical risks not listed above may preclude consideration of the Standard class.Values listed in chart represent the maximum allowable..

HEIGHT AND WEIGHT LIMIT TABLE

The weights shown represent the maximum allowable weight for Preferred classes: M=Males, F=Females, age 18 and over. (**PFD**=Preferred, **STD**= Standard, **NS**= Nonsmoker)

	Elite Plus		Elite Select PFD PFD Plus		PFD NS STD Plus		PFD Smoker
	M	F	M	F	M	F	M/F
4' 8"	133	128	138	133	155	145	145
4' 9"	136	131	141	136	158	148	148
4' 10"	139	134	144	139	161	151	151
4' 11"	143	138	148	143	165	155	155
5' 0"	146	141	151	146	168	158	158
5' 1"	149	144	154	149	172	162	162
5' 2"	153	148	158	153	176	166	166
5' 3"	157	152	162	157	180	170	170
5' 4"	161	156	166	161	185	175	175
5' 5"	166	161	171	166	190	180	180
5' 6"	170	165	175	170	195	185	185
5' 7"	174	169	179	174	199	189	189
5' 8"	179	174	184	179	204	194	194
5' 9"	183	178	188	183	209	199	199
5' 10"	188	183	193	188	214	204	204
5' 11"	193	188	198	193	219	209	209
6' 0"	199	194	204	199	226	216	216
6' 1"	203	198	208	203	231	221	221
6' 2"	209	204	214	209	237	227	227
6' 3"	214	209	219	214	243	233	233
6' 4"	221	216	226	221	250	240	240
6' 5"	227	222	232	227	256	246	246
6' 6"	233	228	238	233	263	253	253
6' 7"	240	235	245	240	270	260	260
6' 8"	246	241	251	246	276	266	266
6' 9"	252	247	257	252	283	273	273
6' 10"	259	254	264	259	290	280	280
6' 11"	266	261	271	266	298	288	288

Individual consideration will be given for heights above or below those listed in chart.

UNISEX HEIGHT AND WEIGHT LIMIT TABLE
Standard, Table B and Table C

The weights shown represent the maximum allowable weight. (males and females).

UNISEX	STANDARD		TABLE B	TABLE C
	Age 15	Age 16 & Over	Age 16 & Over	Age 16 & Over
4' 8"	144	188	199	210
4' 9"	150	192	203	214
4' 10"	155	196	207	218
4' 11"	161	200	211	221
5' 0"	166	204	215	226
5' 1"	172	209	220	230
5' 2"	177	213	224	234
5' 3"	183	218	229	240
5' 4"	188	224	235	246
5' 5"	194	230	243	252
5' 6"	199	236	247	258
5' 7"	205	242	253	265
5' 8"	210	249	261	273
5' 9"	216	256	269	281
5' 10"	221	263	276	288
5' 11"	227	270	283	296
6' 0"	232	278	291	304
6' 1"	238	286	299	312
6' 2"	244	294	307	320
6' 3"	250	302	315	328
6' 4"	255	310	323	336
6' 5"	260	318	331	344
6' 6"	265	325	339	352
6' 7"	*	333	347	360
6' 8"	*	341	355	368
6' 9"	*	349	363	376
6' 10"	*	357	371	384
6' 11"	*	369	384	389

Individual consideration will be given for heights above or below those listed in chart, for weights indicated by an asterisk and for Table B or C at or below age 15.

Financial Underwriting Requirements

The **Personal Financial Statement** should be completed for risk amounts of $1,000,000 and over.

The **Business Supplement** should be completed for all business insurance applications.

PERSONAL INSURANCE AMOUNT LIMITS

Income Replacement Sales

Current income multiplication factors for determining the maximum amounts of insurance in force and applied for in all companies.

Age	Times Income
Up to 30	30
31–40	25
41–50	20
51–55	15
56–65	10
66–70	7
Over 70	5

Estate Conservation Sales

The future value of the proposed insured's estate should generally be projected at a rate of 7% for the maximum number of years as shown below.

Age	Years
Up to 40	15
41–60	12
61–75	7
76+	Individual Consideration

These guidelines are intended to provide a general formula to calculate suggested maximum amounts of life insurance that should meet the financial needs of your clients. Additional information/explanation will be needed when projections exceed those listed above.

Dependency Guidelines

(In all cases, amounts must meet tests of suitability and affordability.)

DEPENDENT SPOUSE	
Amount of Insurance In-force and Applied for	**Coverage Needed on Non-dependent Spouse**
0 - $125,000	No Requirement
$125,001 and over	Equal Amount

DEPENDENT PARENT	
Amount of Insurance In-force and Applied for	**Coverage Needed on FInancially Responsible Adult Son/Daughter**
0 - $125,000	Equal Amount
$125,001 and over	Twice the Amount

DEPENDENT CHILDREN		
ALL STATES OTHER THAN NEW YORK		
Amount of Insurance In-force and Applied for		**Coverage Needed on Parent/Family Head**
0 - $1,000,000		Equal Amount
$1,000,001 and over		Individual Consideration
NEW YORK		
Age of Child	**Amount of Insurance In-force and Applied for**	**Coverage Needed on Parent/Family Head**
0-4½	Over $25,000	4 Times the amount
4½-14½	Over $25,000	2 Times the amount
All ages	$25,000 or less	Equal amount
All ages	$1,000,001 and over	Individual Consideration
Accidental death & dismemberment insurance (includes credit card insurance) should not be counted in determining whether the family head has sufficient coverage under the NY law to qualify the minor for the amount of insurance requested.		
EXCEPTIONS (ALL STATES)		
High School Seniors		Eligible for $50,000
College Students		Eligible for $100,000
College Seniors and Graduate Students		Eligible for $250,000
NOTE: Family head would need qualifying coverage for amounts in excess of those stated in this chart.		

Retention, Reinsurance Limits

(Limits are graded by age and rating class. Other restrictions may apply.)

Retention: Permanent Life
***Single Life*:** $20,000,000
***Survivorship Life*:** $20,000,000

***Term Life*:** $15,000,000

Automatic Binding Limit: $50,000,000
For Professional Athletes $10,000,000

Jumbo Limit: $65,000,000 (Total amount in-force and applied for with all companies.)

Foreign Risks

Underwriting guidelines for handling risks presented by recent immigrants, non-immigrants, foreign residents and foreign travel present many underwriting opportunities and challenges. When underwriting the foreign risk many factors must be considered, including:

- Length of time outside of the U.S.
- Economic, political and medical stability of the country of residence or visitation
- The laws of the country of residence
- Availability of reinsurance
- The laws of the United States
- The proposed insured's ties to the U.S.
- The availability of medical and non-medical information
- Our ability to investigate a claim

The following pages provide information on how we will consider these various groups and risk factors. Additional restrictions may apply and consideration may be contingent on the availability of reinsurance.

Immigrants and Non-Immigrants Residing in the U.S.

We Will Consider
• Permanent Residents as evidenced by "green card," "white card," I-155 or I-551 identification. *(For Visa type EB-5-"*Immigrant Investors creating employment." The client must own a business that has been viable for at least two years.)
• Individuals who have had their permanent visa petition approved and the only outstanding item is the actual visa number. *To verify the application status we will need the 13-digit visa application number. The number may include letters or symbols, but should not have dashes or spaces.*
• Individuals who have been granted Asylum.
• Temporary Residents who intend to remain in the U.S. and have Visas that are more easily changed to a long term or permanent status. F-1,2 Academic Students and family members M-1,2 Vocational student and family N-8,9 Parent or child of Special Immigrant V-1,2 Spouse or child of Permanent Resident

Others may be considered on an individual case basis.

Proposed insureds residing in the U.S. 1 year or more with the intent and ability to lawfully remain in the U.S. for at least 5 years may be considered for all plans and riders subject to our normal underwriting guidelines. Restrictions and/or additional underwriting requirements may be required to consider proposed insureds who have been residing in the U.S. for a shorter duration.

In most situations, if the Visa/ID type, number and expiration date are provided and are consistent with other information in the application, additional documentation may not be necessary.

When additional documentation is necessary, depending on the immigration status indicated, any or all of the following might be requested as evidence of the visa and status:

- A copy of the passport with the visa stamp and the Arrival and Departure Record (I-94)
- The permanent resident ID card
- Correspondence from the USCIS approving the petition for a permanent visa
- A valid Employee Authorization Document (EAD) card. (EAD cards are not proof of the individual's ability to remain in the U.S., but are recommended by the USCIS for use as a government-issued photo ID.)

Illegal aliens will not be considered for any amount of insurance regardless of the length of residency.

Foreign Travel by U.S. Permanent Residents *(Citizens and Non-U.S. Citizens with Permanent Visa ID Residing in the U.S.)*

Under the guidelines, your clients will be able to spend anywhere from 2 to 12 weeks within a 12-month period in 155 countries without an extra charge for the travel risk. Foreign countries are placed into six categories from low risk (A) to high risk (D).

Foreign Travel Highlights

- Capacity and autobind limits-up to $50 million for "A" list countries; reduced limits apply for "B" and "C" countries
- Available for all products, including term
- For 2007, more countries added to the "A", "B" and "C" lists of countries

When writing the life application, list all the foreign cities and countries your clients have visited in the past 24 months and the cities and countries they plan to visit in the next 24 months. Because of our auto-bind Foreign Travel agreements with our

reinsurers, it is important that you provide detailed information of your clients' past foreign travel and future plans for foreign travel—unless the version of the state-specific application does not ask for past or future travel. The duration of travel should be noted in weeks.

Travel for longer periods of time may preclude Preferred classes and/or require a flat extra premium charge for the travel risk, or may be subject to the availability of facultative reinsurance.

In assessing a travel risk, we are primarily concerned with anticipated future travel. Information provided on an application for past travel is viewed for significant ties to the country visited or history of frequent travel to determine the likelihood of future travel to the same countries

The complete list of "A, B, C" countries and the rules governing travel to them can be found in **THE *Life Underwriting* GUIDE**, available on the MetLife website for your distribution channel.

Travel Exclusion Rider

The proposed insured may request this rider in lieu of an adverse underwriting decision. The travel exclusion rider will not pay a death benefit if the insured dies in one of the countries listed on the application and the rider page. If the individual frequently travels to the country to be excluded, it may not be in his or her best interest to limit the death benefit with an exclusion rider. The Travel Exclusion Rider is available in 24 jurisdictions (listed in **THE GUIDE**) for all Enterprise products (excluding MICC/MLAC products).

FOREIGN RESIDENTS (RESIDING OUTSIDE THE UNITED STATES FOR MORE THAN 6 MONTHS)

Eligibility for consideration (applies to all persons to be insured and all owners).

Considered
Residents of countries on the "A" List*— reinsurance autobind to $10 million; MetLife retention $5 million; other countries (except those listed below) and amounts subject to facultative reinsurance. Must have strong ties to the U.S. • own a business in U.S. • own property in U.S. • be employed in U.S.**
Dependents: Individual Consideration** All family members must apply at the same time as primary wage earner and his/her application must be approved and issued
Must have a U.S. bank account (not opened solely to pay premiums).

*Countries listed in THE GUIDE.
**Restrictions apply for residents of Mexico – see THE GUIDE.
NOTE: Due to our non-compete agreement, restrictions may apply for Canadian residents.

Not Considered
The following do not constitute strong ties to the U.S. • working in a foreign country for a U.S.-owned company. • owning U.S. investment accounts.
Cannot reside in or be a citizen of a country* subject to OFAC sanctions. Exception allowed for a citizen of an OFAC country if they are a legal resident in the US on a valid permanent visa.
Permanent residents, regardless of citizenship of one of the following countries that have insurance laws that prohibit the sale of policies to their residents, cannot be considered. These countries include: Argentina, Brazil, Croatia, Dominican Republic, France, Greece, Hungary, India, Italy, Japan, Panama, Philippines, Romania, South Africa, Spain, Switzerland, Ukraine, Uruguay and Venezuela.
Money orders and cashiers checks not acceptable.
Hazardous occupations

* Countries listed in THE GUIDE.

FOREIGN RESIDENTS (RESIDING OUTSIDE THE U.S. FOR MORE THAN 6 MONTHS) (CONTINUED)

PRODUCT AVAILABILITY

	Permanent Plans	Term Plans
Face Minimum	$250,000	$500,000
Face Maximum	$5,000,000	$5,000,000
Riders + Benefits	Only term riders on primary insured; PAIR	None
Best Class	Preferred	Preferred; or Standard Plus (MLI term)
Other Info	Not available with all plans	Plan must be at least a 10-year term policy
Retention $5,000,000 for "A" list countries. For "Aa," "B," and "C" list countries, a $2 flat extra premium may be added for amounts exceeding $2 million.		

Application Requirements

1. All stages of the client acquisition process, initial contact, solicitation, application and completion of requirements must be completed in the U.S.
2. The Policy State will be based on the U.S. mailing address of the owner, if available. Otherwise, the Policy State will be based on the state where the application was completed and signed.
3. A cover letter from the representative must accompany the application and must include:
   - An explanation of how and where the insurance was solicited, the purpose of the insurance, the circumstances under which the application was taken and an explanation of how the amount of insurance was determined.

Application Requirements (CONTINUED)

- A detailed description of the U.S. ties including:
  - The name, address and telephone number of the business/company owned in the U.S.
  - Addresses of all properties owned in the U.S.
  - A copy of a pay statement or letter on employer stationery verifying employment for a U.S. company
  - Other U.S. ties: Individual consideration, pre-approval required; includes a detailed description of the nexus to the U.S. with the name, address and telephone number of at least one business reference in the U.S. (e.g., accountant, banker, attorney, etc.)
  - The name, address and telephone number of at least one reference in the country of residence who can verify the financial statements made in the application to justify the requested insurance amount

4. Only fully underwritten applications; no simplified issue, no Solutions for Life (External Term Conversion), no TeleUnderwriting applications.
5. Minimal requirements include a paramedical exam, blood and urine, Personal History Interview or Investigative Consumer Report.

Underwriting Programs *(Contact your NB Underwriting Unit for additional information)*

Cross-Franchise Term Conversions—MetLife, New England Life Insurance, First MetLife Investors, MetLife Investors USA, GenAm and MetLife Insurance of Connecticut term policies may convert to any approved enterprise permanent plan without evidence of insurability.

Simplified Underwriting—Available for distinct business markets where guaranteed participation levels (multi-life) enable us to accommodate in a favorable fashion (pre-approval required).

Solutions for Life External Term Conversions—Clients with a term policy from an approved company may convert to a permanent plan of insurance on a guaranteed issue basis, without evidence of insurability. (Not available in New York; product restrictions apply—refer to your producer guide).

Table Shaving—Permanent plans, medical risks (only) and a maximum of Table C (or MetLife rating class equivalent) or permanent Flat Extra Premium (FEP) of $5.00 per $1,000 or temporary FEP averaging $5.00 per $1,000 for 5 years, may be shaved to Standard. Individual policies maximum amounts: $5 million ages 0–70.

Survivorship policies maximum amount: $5 million up to age 70. If one life is uninsurable, neither can be shaved.

Maximums are aggregate amounts of all applied for and in-force coverage. Additional limitations are applicable.

MetEdge—MetEdge is a facultative reinsurance program designed to get you the best possible offer for your clients aged 18-70 and rated Table B or C for one or two minor impairments (some non-medical risks may also qualify) for a maximum of $2 million (aggregate in-force and applied for.) MetEdge is available for all individual life products except Survivorship. Eligible cases are automatically sent to our participating reinsurer–you don't need to request this service! And if our offer can't be improved by our reinsurer, our offer remains available!

(Details of the MetEdge Program can be found in THE GUIDE.)

POLICY STATE AND APPLICATION FORMS

The application and Policy State are generally based on the state of residence of the policy owner. HIV Informed Consent forms, if needed, are based on the proposed insured's residence state. You must be licensed and appointed in the Policy State, the state in which the application is signed and the risk-resident state, if different. (Risk-Resident states are listed in THE GUIDE.)

For New Business and all Conversions	The application is based on owner's current residence state.
For Changes to existing in-force policy:	The application is based on the original issue state of policy regardless of current residence of owner.

Military Personnel

It is our long-standing policy to support our men and women in all branches of the U.S. Armed Forces including proposed insureds in the active military and/or military reserve services, the National Guard and those who have received orders to trouble spots or areas of combat. Proposed insured whose military duties include extra risks or involvement with some special force units may be insurable only at higher premium rates or may be uninsurable. The application and all underwriting requirements must be completed in the United States in accordance with normal age and amount guidelines. Our life insurance policies do not include any war restrictions or exclusion clauses.

Managing Your Cases

To avoid pending your case and improve NOGO (not of good order):

1. Use correct application and version.
2. Complete Part 2, Medical Questions—include in detailed information,
   - Complete name and address of all physicians and specialists consulted
   - Specific Diagnosis and date of onset
   - Frequency of episodes
   - Date of most recent episode/attack
   - Treatment, including dates and medication prescribed
3. Include ALL necessary application supplement forms, e.g., Compensation, EOLI. Pay special attention to correctly completing the Variable Life Supplement Forms.
4. Submit appropriate state replacement form(s) with each application. Additional Replacement NOGO's include:
   - Replacements not admitted
   - Missing Replacement or In-force Illustrations
   - Insufficient justification for Replacement
   - Policy Numbers missing
5. Incomplete and delayed application/form transmission or imaging.
6. Current valid agent/producer licensing and appointment.
7. Include Cover Letters when appropriate for special requests (saving age), batching cases and contact information.